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EXHIBIT 3

HOWARD R. STEPLER, JR., ASSIGNEE OF FREDERICKTOWN BANK & TRUST COMPANY, UNDER MORTGAGE FROM SYLVESTER W. SHANHOLTZER AND JOYCE J. SHANHOLTZER,

HUSBAND AND WIFE, TO

FREDERICKTOWN BANK & TRUST COMPANY

NO. 27,939 EQUITY

* IN THE

CIRCUIT COURT

FOR

FREDERICK COUNTY,

PETITION.

MARYLAND.

AFFIDAVIT OF PURCHASERS

*

* * * * * * * * * *

STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared John T. Simmons, Jr. and Mary M. Simmons, husband and wife, and being first duly sworn stated that they submitted a bid of Thirty Five Thousand Five Hundred Dollars (\$35,500.00) for the real estate described in Equity No. 27,939 Equity, and that at the time of the bid they were not acting as agents for anyone; that no other person or persons are interested as principals; and that they have not directly or indirectly discouraged anyone from bidding for the said property.

John T. Simmons, Jr.

Mary M. Simmons

Witness my hand and Notarial Seal this 26th day of April 1978.

Mary E. Thompson Notary Public

STEPLER AND STEPLER ATTORNEYS AT LAW 18 WEST CHURCH STREET FREDERICK, MD. 21701 (301) 662-6304

Filed May 2, 1978